

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20-23639-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Yvette C Johnson  
aka Yvette Loftin  
754 Jefferson Avenue  
Elizabeth, NJ 07201

Social Security No.:

xxx-xx-1857

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 10, 2022.

On 3/30/2023 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: May 11, 2023  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: March 31, 2023

JAN: rh

Jeanne Naughton  
Clerk

In re:  
Yvette C Johnson  
Debtor

Case No. 20-23639-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Mar 31, 2023

User: admin  
Form ID: 185

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 02, 2023:

Recip ID	Recipient Name and Address
db	+ Yvette C Johnson, 754 Jefferson Avenue, Elizabeth, NJ 07201-1240
519049045	BSI Financial Services, 101 N. 2nd St., Titusville, PA 16354
519062006	+ MEB Loan Trust IV c/o Frenkel Lambert Weiss Weisma, 80 Main St, Ste 460, West Orange, NJ 07052-5414
519449708	NWL Company, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519449709	+ NWL Company, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, NWL Company, LLC Bankruptcy Department 75381-4609
519057812	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
519049062	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 31 2023 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 31 2023 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:08	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
519049044	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 31 2023 20:29:00	Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833
519049046	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 31 2023 20:41:20	Capital One, PO BOX 30285, Salt Lake City, UT 84130-0285
519049047	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 31 2023 20:29:00	Chex System Inc, 7805 Hudson Road, Suite 100, Woodbury, MN 55125-1595
519049048	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 31 2023 20:29:00	Comenity Bank/Torrid, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519049049	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 31 2023 20:29:00	Comenitybank/boscov, attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
519049050	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 31 2023 20:40:36	Credit One Bank, 585 Pilot Road, Las Vegas, NV 89119-3619
519049051	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 31 2023 20:41:08	Dept of Ed/Navient, Attn: Claims, PO Box 9635, Wilkes Barre, PA 18773-9635
519049052	^ MEBN	Mar 31 2023 20:27:05	Equifax, PO BOX 740241, Atlanta, GA 30374-0241

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Mar 31, 2023

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Total Noticed: 44

519049053	^ MEBN	Mar 31 2023 20:27:48	Experian, PO BOX 9701, Allen, TX 75013-9701
519049054	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 31 2023 20:29:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
519071271	+ Email/Text: PBNCNotifications@perituservices.com	Mar 31 2023 20:28:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
519049055	+ Email/Text: PBNCNotifications@perituservices.com	Mar 31 2023 20:28:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
519049056	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 20:40:44	LVNV Funding LLC, 15 South Main Street, PO Box 10497, Greenville, SC 29603-0497
519053121	Email/PDF: resurgentbknotifications@resurgent.com	Mar 31 2023 20:40:39	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519054567	Email/Text: EBNBKNOT@ford.com	Mar 31 2023 20:29:00	Lincoln Automotive Financial Services, Dept. 55953, PO Box 55000, Detroit, MI 48255-0953
519500280	+ Email/Text: ECF@fayservicing.com	Mar 31 2023 20:29:00	NWL Company, LLC, c/o Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
519059077	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Mar 31 2023 20:41:08	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
519121340	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2023 20:40:36	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
519112721	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 31 2023 20:41:09	Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541
519053080	Email/Text: bnc-quantum@quantum3group.com	Mar 31 2023 20:29:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
519049057	+ Email/Text: clientservices@remexinc.com	Mar 31 2023 20:29:00	Remex Inc., 322 Wall Street, Princeton, NJ 08540-1515
519057036	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 31 2023 20:29:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
519049058	+ Email/Text: enotifications@santanderconsumerusa.com	Mar 31 2023 20:29:00	Santander Consumer USA, Inc., Po Box 961245, Ft Worth, TX 76161-0244
519049059	Email/Text: bankruptcy@savit.com	Mar 31 2023 20:30:00	Savit Collection Agency, PO BOX 250, East Brunswick, NJ 08816-0250
519049060	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 31 2023 20:30:00	Select Portfolio Svcin, Po Box 65250, Salt Lake City, UT 84165-0250
519049061	+ Email/Text: clientservices@simonsagency.com	Mar 31 2023 20:29:00	Simons Agency Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176
519049063	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:08	Synch/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
519050009	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:21	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519049064	+ Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:08	Synchrony Bank/ JC Penns, PO Box 965060, Orlando, FL 32896-5060
519049065	Email/PDF: gecsed@recoverycorp.com	Mar 31 2023 20:41:08	Synchrony Bank/Amazon.com, PO Box 960013, Orlando, FL 32896-0013
519049067	Email/Text: epr@telecheck.com	Mar 31 2023 20:30:00	TeleCheck Services, Inc., Attn: Bankruptcy Dept, PO Box 4451, Houston, TX 77210-4451
519049066	+ Email/Text: bncmail@w-legal.com	Mar 31 2023 20:29:00	Target, PO BOX 59231, Minneapolis, MN 55459-0231
519049068	^ MEBN	Mar 31 2023 20:27:44	Trans Union, PO BOX 2000, Chester, PA 19016-2000

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Mar 31, 2023

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519119666 + Email/Text: bankruptcy@bsifinancial.com

Mar 31 2023 20:29:00

WILMINGTON SAVINGS FUND SOCIETY,  
FSB, C/O BSI Financial Services, Inc., 314 South  
Franklin Street,, P.O. Box 517, Titusville, PA  
16354-0517

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519049043	##	Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 02, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NWL Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor MEB Loan Trust IV dmcdonough@flwlaw.com
Marie-Ann Greenberg	magecf@magtrustee.com
Scott E. Tanne	on behalf of Debtor Yvette C Johnson ecf@tannelaw.com tannesr87179@notify.bestcase.com;tanne.ecf.email@gmail.com
Steven P. Kelly	on behalf of Creditor Wilmington Savings Fund Society FSB skelly@sterneisenberg.com, bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6